Maryland Historical Trust
Maryland Inventory of
Historic Properties Form

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1. Name of Property   (indicate preferred name)

historic   Old Town Insurance Company Building

other

2. Location

street and number 358 N. Gay Street	__ not for publication
city, town Baltimore	__ vicinity
county	

3. Owner of Property   (give names and mailing addresses of all owners)

name   State of Maryland, Department of Juvenile Services

street and number   One Center Plaza, 120 W. Fayette Street   telephone

city, town   Baltimore   state   MD   zip code   21201

4. Location of Legal Description

courthouse, registry of deeds, etc.   Land Records Office   liber   RHB 3641 folio 220

city, town   Baltimore   Block   1266   Lot   5   tax ID number

5. Primary Location of Additional Data

_____X___ Contributing Resource in National Register District
_____ Contributing Resource in Local Historic District
_____ Determined Eligible for the National Register/Maryland Register
_____ Determined Ineligible for the National Register/Maryland Register
_____ Recorded by HABS/HAER
_____ Historic Structure Report or Research Report at MHT
____X___ Other: Gay Street Historic District (B-3994)

6. Classification

Category	Ownership	Current Function		
____district	_X_ public	____agriculture	____landscape	
_X_ building(s)	____private	____commerce/trade	____recreation/culture	
____structure	____both	____defense	____religion	
____site		____domestic	____social	
____object		____education	____transportation	
		____funerary	____work in progress	
		____government	____unknown	
		____health care	_X_ vacant/not in use	
		____industry	____other:	

Resource Count

Contributing	Noncontributing	
1	0	buildings
		sites
		structures
		objects
1	0	Total

Number of Contributing Resources previously listed in the Inventory
 1 (B-3994)

Condition

___ excellent	_X_ deteriorated
___ good	___ ruins
___ fair	___ altered

Prepare both a one paragraph summary and a comprehensive description of the resource and its various elements as it exists today.

The Old Town Insurance Company Building at 358 N. Gay Street occupies the south end of a three-building complex of buildings situated at the southwest intersection of N. Gay and Orleans streets in the area historically known as Old Town in the City of Baltimore, Maryland. The three-story rough-cut granite and brick commercial building was constructed ca. 1885. A granite arch above the first story features a keystone inset with a diagonal band that reads "1885" in the upper right-hand corner and "1898" in the lower left-hand corner. The property, which has been vacant since the 1980s, is in a state of disrepair and slated for demolition.

The *circa*-1885 three-story commercial building is oriented on an east-west axis, facing east toward Gay Street. The building at 360 N. Gay Street appends the north elevation, and a grass lot partially encircled by a high brick wall (installed 2003) borders the property to the south (Photograph 1). A small grass area lined with a high metal fence on the east side stretches from the rear of the building to a high concrete retaining wall that lines Orleans Street, just west of a small grass area.

The 1,949-square foot Old Town Insurance Company Building measures three stories in height and two bays wide (Photographs 1 and 2). The east elevation (façade) consists of rough-cut granite, while the south and west elevations are comprised of brick. The north elevation is concealed by the building at 360 N. Gay Street. A parapet lines the east elevation of the built-up flat roof; the roof itself has collapsed, as is evident at the west (rear) elevation. A wide decorative metal frieze featuring egg-and-dart and wave motifs leads to a metal cornice consisting of an arabesque motif that accentuates the roof line (Photograph 7). A central granite pedimented plaque surmounts the roof. The pediment is inscribed with the words "Old Town Insurance Company" and rests on an arched metal pedestal.

The east elevation (façade) of the Old Town Insurance Company Building contains the former storefront at the first story (Photograph 3). The storefront has been enclosed with concrete that is painted white. A single pedestrian entrance is situated in the south of the former storefront. The entrance consists of a single-leaf steel door inset with a small square glass window. A round-headed arch spans nearly the full width of the façade, above the first story. The arch is anchored at each side by a stone base featuring a carved wreath motif (Photographs 5 and 6). The keystone of the arch is carved with a diagonal band that features the date "1885" in the upper right-hand corner and the date "1898" in the lower left-hand corner (Photograph 4). Four windows are located within the arch; each separated by a decorative wood pilaster. The two central windows consist of one-over-one light, double-hung, wood-sash types, while the outer flanking windows have been boarded over (Photograph 7). A narrow band that historically featured metal spandrel panels separates the second and third stories; however, the spandrel panels have been removed. The third story contains four, one-over-one light, double-hung, wood sash windows, with the outer windows narrower than the two central windows (Photographs 7 and 8). The glass panes in each of the windows in the façade are no longer present.

The south elevation of the building contains concrete and stone panels at the first and lower second stories, as well as the ghost of the former roofline of the building that occupied 354 N. Gay Street (demolished ca. 2000) (Photograph 9). The south elevation is devoid of openings.

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The west elevation is largely concealed by vining, vegetative overgrowth (Photograph 10). The third story is completely open as a result of June 29, 2012 wind damage, which caused a partial collapse of the wall (Photograph 11).

The interior of the building at 358 N. Gay Street contains several distinctive decorative elements despite the deterioration caused by decades of disuse. Portions of the decorative dropped-panel tin ceiling remain (Photographs 12 and 13). In addition, a large steel vault door that hung on an overhead metal track on the south wall of the first story, which historically led from the building in 358 N. Gay Street to the adjacent 356 N. Gay Street also historically used by Old Town Insurance Company, remains (Photograph 12). An additional door inset with a single window hangs on an overhead metal track on the opposite (north) wall (Photographs 12 and 13). The remaining interior was inaccessible due to safety concerns.

<u>INTEGRITY</u>

The Old Town Insurance Company Building retains integrity of location on the west side of N. Gay Street. Integrity of setting has been compromised through the demolition of the adjacent building formerly located at 354 N. Gay Street and the construction of the Department of Juvenile Services complex to the south. The building has suffered a slight loss of integrity of materials and workmanship through the in-filling of the storefront window with concrete, the removal of the metal spandrel panels in the east elevation, and the replacement of the original entry; however, the building retains its overall footprint and the majority of exterior detailing, including the arch, keystone, frieze, and cornice, thereby retaining integrity of design. The overall mass and scaling of the building and the retention of the footprint as well as the signage and evidence of the former storefront contributes to retention of integrity of feeling and association as a late-nineteenth-century commercial building.

Period	Areas of Significance	Check and justify below		
__ 1600-1699	__ agriculture	__ economics	__ health/medicine	__ performing arts
__ 1700-1799	__ archeology	__ education	__ industry	__ philosophy
X 1800-1899	X architecture	__ engineering	__ invention	__ politics/government
X 1900-1999	__ art	__ entertainment/	__ landscape architecture	__ religion
__ 2000-	X commerce	recreation	__ law	__ science
	__ communications	__ ethnic heritage	__ literature	__ social history
	__ community planning	__ exploration/	__ maritime history	__ transportation
	__ conservation	settlement	__ military	__ other: _____

Specific dates	1885; 1895	Architect/Builder	
Construction dates	1885; 1895		

Evaluation for:

_____ National Register   _____ Maryland Register   _____ not evaluated

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Prepare a one-paragraph summary statement of significance addressing applicable criteria, followed by a narrative discussion of the history of the resource and its context. (For compliance projects, complete evaluation on a DOE Form – see manual.)

The Old Town Insurance Company Building was constructed ca. 1885 for use by the Old Town Insurance Company, which owned the adjacent building (354 N. Gay Street) prior to that time. The building housed the insurance company until the 1910s, after which time the property accommodated various businesses and companies until it fell into disuse in the 1980s. The property occupies a prominent location in a group of three buildings situated at the north end of the 300 block of N. Gay Street, at the northern edge of the Gay Street Historic District (B-3994). The Old Town Insurance Company Building is a contributing property to the historic district (listed in the National Register of Historic Places in 2003) in the area of architecture for its notable collection of late-nineteenth- and early-twentieth-century small-scale urban commercial architecture that conveys the area's history as a local commercial corridor.

HISTORY OF GAY STREET AREA

The area that includes the Old Town Insurance Company Building was part of a larger settlement originally known as Jones Town, which was authorized by the Maryland Colonial Assembly in 1732 as an independent city before it was incorporated into the Baltimore city limits in 1745. After that time, the area that now encompasses 358 N. Gay Street and lands further to the west was commonly called "Old Town."[1]

The area was initially developed as agrarian, but its location to downtown Baltimore and the Inner Harbor rapidly fostered commercialization and industrialization. By the beginning of the nineteenth century, the development of Old Town was proceeding rapidly. Most residents consisted of working class people, such as "flour millers, blacksmiths, stay makers, tanners, and brass founders."[2] Between 1820 and 1865, the overall land use pattern within Old Town, including Gay Street (then known as Bridge Street), began to shift. Immigrants replaced middle class residents, and commercial and industrial brick buildings replaced the frame

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[1] Sherry Olson, *Baltimore: The Building of an American City* (Baltimore and London: The Johns Hopkins University Press, 1980), 8.
[2] Betty Cosans and Daniel G. Roberts, *An Archival Investigation of Archeological Resources Associated with Interstate Route 83, Gay Street to I-95, Baltimore, Maryland*. Submitted to Interstate Division for Baltimore City, Maryland Department of Transportation by John Milner & Associates, Inc., 1982: 41-42.

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dwellings after the 1812 ban on wooden construction.[3] Mixed-use buildings that combined residential space with commercial and retail uses replaced single-family, owner-occupied buildings. Gay Street began to emerge as the principal commercial thoroughfare, with small retail enterprises that included a shoemaking shop, bakery, and tailor's shop occupying the first floor of multi-story buildings.[4]

Despite the emergence of businesses and retail at the street level throughout the area, the Gay Street area prior to the Civil War largely retained the residential character established during the eighteenth century. Conversely, by the late nineteenth century, the area had lost almost all of its residential buildings as part of the industrial boom that swept Baltimore in the wake of the Civil War. The street's advantageous location for industries resulted in increased congestion, noxious fumes, and noise that prompted the majority of remaining residents to relocate elsewhere. The 1865 Baltimore City Directories note a shoe store, tobacconists, a brush factory, a weaver, a wholesale grocer, and a hardware store within the Gay Street area.[5]

By 1895, a number of Jewish immigrants founded clothing businesses within the area and were common until the garment business shifted to other areas of the city at the end of the 1920s. By 1902, the area was wholly commercial, with some light industry. Gay Street's relative isolation east of downtown attracted some light manufacturing industries, such as tanneries, livery services, furniture manufactures, and sweatshops. Hardware stores, shoe shops, wholesale food shops, insurance, and banking industries were also present.[6]

The construction of the Fallsway in 1914 increased the accessibility by automobile to the east and west sections of Baltimore, but it also resulted in the isolation of the Gay Street area that includes 358 N. Gay Street from the rest of the city. Further, the completion of the Orleans Street Viaduct in 1935 destroyed several businesses and dwellings and effectively cut Gay Street at the northwest corner of Gay and Exeter streets, immediately north of the Old Town Insurance Company. After 1935, the area suffered a slow decline; by 1951, virtually all of the buildings within the 300 block of Gay Street and the surrounding blocks were empty.[7]

HISTORY OF OLD TOWN INSURANCE COMPANY BUILDING, 358 N. GAY STREET

Prior to the construction of the Old Town Insurance Company Building ca. 1885, a small one-story brick and frame building occupied present-day 358 N. Gay Street in the early nineteenth century. Tax records from this time indicate the building was owned by Philip Muth, a baker. The building continued to house various

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[3] Elaine Kiernan, *MHT Documentation for the Gay Street Historic District.* Prepared for the Maryland Department of General Services by R. Christopher Goodwin & Associates, Inc., February 1998, 8.3.

[4] Stephanie Foell and Judith Robison, *Gay Street Historic District National Register of Historic Places Nomination.* Prepared by Robinson & Associates, Inc., January 2003, 8.2.

[5] Foell and Robinson 2003, 8.2; Kiernan 1998, 8.4.

[6] Foell and Robinson 2003, 8.3.

[7] Kiernan 1998, 8.8.

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businesses throughout the nineteenth century. The *Tax Assessors Field Notebook for 1876* describes a one-story brick and frame building with a two-story brick back building owned by Loney and Brother, a stove dealer; however, in 1885, the property was acquired by the newly created Old Town Insurance Company, which subsequently erected the present three-story rough-cut granite commercial building at 358 N. Gay Street.[8] The smaller two-story brick and frame building remained at 354 N. Gay Street, with the two buildings connected via an entry in the interior connecting north-south walls. A prominent granite pediment was constructed atop the newly completed building, displaying the name "Old Town Insurance Company." R.L. Polk's Directory of 1893-1894 indicates that Old Town Insurance Company was located at this address.[9] The 1902 Sanborn Fire Insurance Map also clearly shows the three-story building at 358 N. Gay Street, with the two-story building attached to the south elevation.[10]

On Sunday morning, February 7, 1904, fire broke out at John E. Hurst & Company, located between Hopkins Place and Liberty Street in Baltimore. Due in part to the lack of national standards in firefighting equipment and fireproofing building methods, the fire burned throughout the city for 30 hours until it was finally suppressed.[11] Although the 300 block of North Gay Street lay far north of the fire, impacts were felt throughout the city, particularly by the insurance companies tasked at handling the reported property loss estimates of a minimum of $30 million.[12] Reports listed Old Town Insurance Company as one of several local insurance companies responsible for paying the premiums rivaled only by those of the 1871 Great Chicago Fire. This may have resulted in the decline and eventual closure of the company; by 1914, the property at 358 N. Gay Street is noted as housing two unnamed businesses on the first floor and a tailoring business on the third floor.[13] From this time onward, the building at 358 N. Gay Street housed a variety of businesses, including a pawnbroker (J. Salabas & Sons, 1921 to 1940).[14] Meyer J. Salabas is listed in the 1920 and 1930 Federal Population Census as a pawnbroker who owns his own store. Salabas' household included himself as well as his sister, Maryann.[15] The Salabas family continued to operate a store out of the building at 358 N. Gay Street throughout the twentieth century. Between 1943 and 1950, the building accommodated Salabas Brother Dental Technology and Services, in addition to an Automotive Parts Warehouse.[16] Presumably, members of the Salabas family owned the building, as evidenced by the continued occupation of the building by the family members. The deed trace for the property, however, begins and ends in 1978, when Washington Bible College conveyed the lot to Samuel

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[8] Alfred M. Best Company, *Best's Insurance Reports*. (Alfred M. Best Company, New York, 1902), 160; Kiernan 1998, n.p.

[9] R.L. Polk Company, *Baltimore City Directories*. (R.L. Polk, Baltimore, Maryland, 1894).

[10] Sanborn Fire Insurance Company, *Map of the City of Baltimore, Volume 3*. (Sanborn Fire Insurance Company, New York, 1902).

[11] Olson 1997, 246.

[12] "Underwriters at Sea as to Size of Losses," *The New York Times* (February 9, 1904).

[13] Sanborn Fire Insurance Company, *Map of the City of Baltimore, Volume 3*. (Sanborn Fire Insurance Company, New York, 1914).

[14] Kiernan 1998, n.p.

[15] U.S. Census Bureau, *Federal Population Census of the United States* (Meyer J. Salabas), 1920; U.S. Census Bureau, *Federal Population Census of the United States* (Meyer J. Salabas), 1930.

[16] Kiernan 1998, n.p.

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and Mary Schwarz for $35,000, on July 24, 1978.[17] The deed trace ends here with a lump Leasehold Title granted to the Schwarzes, in which no other titles are referenced. Shortly thereafter, the building was vacated and has remained vacant since this time. The Department of Juvenile Services acquired the three-building complex, which includes the Old Town Insurance Company Building, in the late 1990s. The adjacent building at 354 N. Gay Street was demolished ca. 2000 to accommodate the Department of Juvenile Services complex presently located at 300 N. Gay Street, to the south. The Department of Juvenile Services continues to own the Old Town Insurance Company Building at 358 N. Gay Street in 2012. The property remains vacant and is currently slated for demolition due to safety concerns resulting from its vacancy and disuse.

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[17] City of Baltimore Deed Book RHB 3641, Folio 220.

9. Major Bibliographical References

Elaine Kiernan, *MHT Documentation for the Gay Street Historic District*. Prepared for the Maryland Department of General Services by R. Christopher Goodwin & Associates, Inc., February 1998.

Stephanie Foell and Judith Robison, *Gay Street Historic District National Register of Historic Places Nomination*. Prepared by Robinson & Associates, Inc., January 2003.

Baltimore City Deed Book RHB 3641, Folio 220.

10. Geographical Data

Acreage of surveyed property   0.15 acres
Acreage of historical setting   0.279 acres
Quadrangle name   Baltimore East   Quadrangle scale: 1:24,000

Verbal boundary description and justification
The Old Town Insurance Company Building at 358 N. Gay Street is Lot Number 5 of Block 1266 in the City of Baltimore, Maryland.

11. Form Prepared by

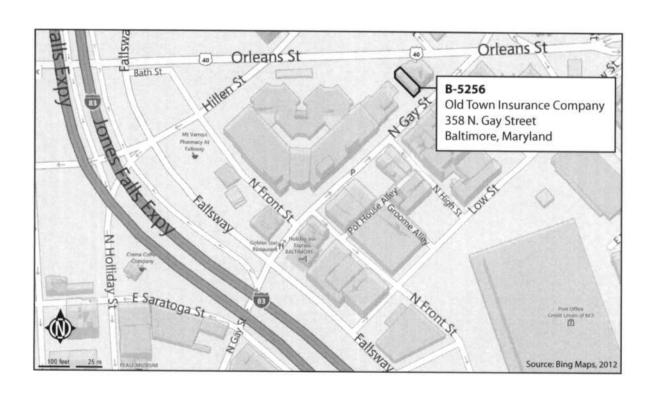|			
name/title	Emma Diehl/Sr. Architectural Historian		
organization	A.D. Marble & Company	date	August 20, 2012
street & number	10989 Red Run Boulevard, Suite 209	telephone	410.902.1421
city or town	Owings Mills	state	Maryland

B-5256
Old Town Insurance Company
358 N. Gay Street
Baltimore, Maryland

Source: Bing Maps, 2012
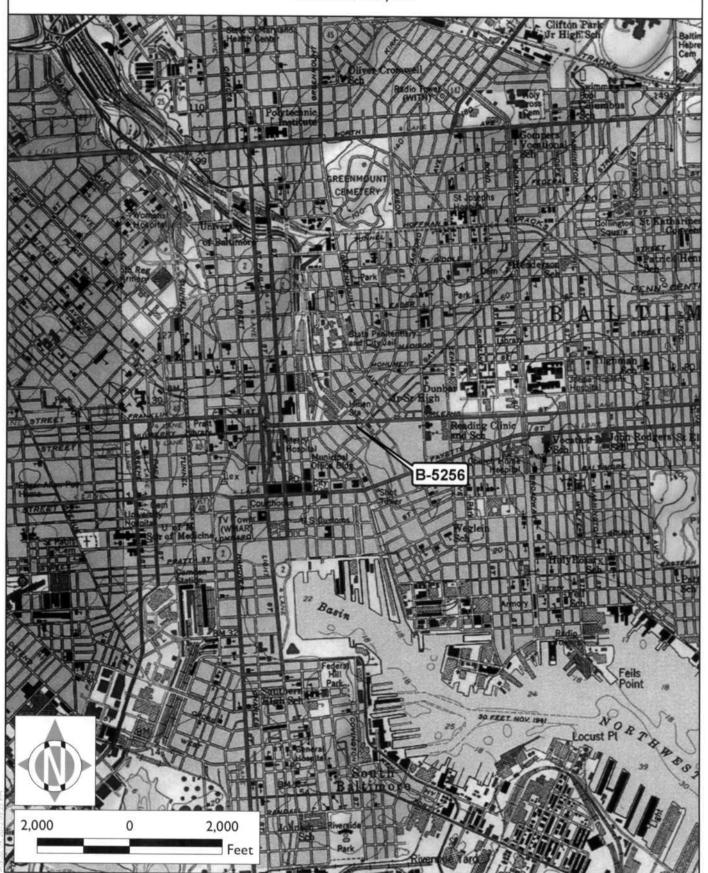
Old Town Insurance Company (B-5256)

358 N. Gay Street
Baltimore, Maryland

B-5256

2,000   0   2,000
Feet

N

Old Town Insurance Company Building (B-5256)
Digital Photo Log: All photographs printed using Epson Ultrachrome Pigmented Ink on Epson Premium Matte Photo Paper

Photo File Name	MIHP #	Property Name	County	Photographer	Date of Photo	Photo Description	Photo Sequence
B5256_201207_01	B-5256	Old Town Insurance Company Building	Baltimore City	E. Diehl	07/2012	Old Town Insurance Company Building (left), east elevation, to northwest.	1 of 13
B5256_201207_02	"	"	"	"	"	Old Town Insurance Company Building (left), east elevation, view to west.	2 of 13
B5256_201207_03	"	"	"	"	"	Detail of east elevation, view to southwest.	3 of 13
B5256_201207_04	"	"	"	"	"	Detail of keystone in east elevation, to northwest.	4 of 13
B5256_201207_05	"	"	"	"	"	Detail of column and medallion on east elevation, to northwest.	5 of 13
B5256_201207_06	"	"	"	"	"	Detail of medallion on east elevation, to north.	6 of 13
B5256_201207_07	"	"	"	"	"	East elevation, second and third stories, to north.	7 of 13
B5256_201207_08	"	"	"	"	"	East elevation, detail of third story and cornice line, to north.	8 of 13
B5256_201207_09	"	"	"	"	"	South elevation, to north.	9 of 13
B5256_201207_10	"	"	"	"	"	West elevation, to east.	10 of 13
B5256_201207_11	"	"	"	"	"	West elevation, detail of third story, to southeast.	11 of 13
B5256_201207_12	"	"	"	"	"	Interior, first floor, center room, to northwest. Note steel door to left.	12 of 13
B5256_201207_13	"	"	"	"	"	Interior, first floor, center room, to north. Note pressed-in dropped ceiling.	13 of 13

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OLD TOWN INSURANCE COMPANY BUILDING

BALTIMORE CITY, MARYLAND

E. DIEHL

07. 2012

MD SHPO

OLD TOWN INSURANCE COMPANY BUILDING (LEFT), EAST

ELEVATION, TO NORTHWEST.

PHOTO # 1 of 13

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

BALTIMORE CITY, MARYLAND

E. DIEHL

07. 2012

MD SHPO

OLD TOWN INSURANCE COMPANY BUILDING (LEFT),
EAST ELEVATION, VIEW TO WEST.

PHOTO # 2 of 13

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

BALTIMORE CITY, MARYLAND

E. DIEHL

07. 2012

MD SHPO

DETAIL OF EAST ELEVATION, VIEW TO SOUTHWEST.

PHOTO # 3 of 17

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

BALTIMORE CITY, MARYLAND

E. DIEHL

07. 2012

MD SHPO

DETAIL OF KEYSTONE IN EAST ELEVATION, TO NORTHWEST.

PHOTO # 4 of 13

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

Baltimore City, MARYLAND

E. DIEHL

09.2012

MD SHPO

DETAIL OF COLUMN & MEDALLION ON EAST ELEVATION,

TO NORTHWEST.

PHOTO # 5 of 17

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

Baltimore City, MARYLAND

E. DIEHL

07.2012

MD SHPO

DETAIL OF MEDALLION ON EAST ELEVATION, TO NORTH.

PHOTO # 6 of 13

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

Baltimore City, MARYLAND

E. DIEHL

07. 2012

MDSHPO

EAST elevation, second : third stories, TO NORTH.

PHOTO # 7 of 13

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

Baltimore City, MARYLAND

E. DIEHL

07. 2012

MD SHPO

East elevation, detail of third story & cornice line, to north.

Photo # 8 of 13

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

Baltimore City, MARYLAND

E. DIEHL

07. 2012

MD SHPO

SOUTH ELEVATION, TO NORTH.

PHOTO # 9 of 13

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

BALTIMORE CITY, MARYLAND

E. DIEHL

07.2012

MD SHPO

WEST ELEVATION, TO EAST.

PHOTO # 10 of 13

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

BALTIMORE CITY, MARYLAND

E. DIEHL

07. 2012

MD SHPO

WEST ELEVATION, DETAIL OF THIRD STORY, TO SOUTHEAST.

PHOTO # 11 of 13

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

BALTIMORE CITY, MARYLAND

E. DIEHL

07. 2012

MD SHPO

INTERIOR, FIRST FLOOR, CENTER ROOM, TO NORTHWEST. NOTE
STEEL DOOR TO LEFT.

PHOTO # 12 of 13

B-5256

OLD TOWN INSURANCE COMPANY BUILDING

BALTIMORE CITY, MARYLAND

E. DIEHL

07. 2012

MD SHPO

INTERIOR, FIRST FLOOR, CENTER ROOM, TO NORTH. NOTE
PRESSED-TIN DROPPED CEILING

PHOTO # 13 of 13